EXPRESS MAIL NO. EL146842685

HYBRID WALLET

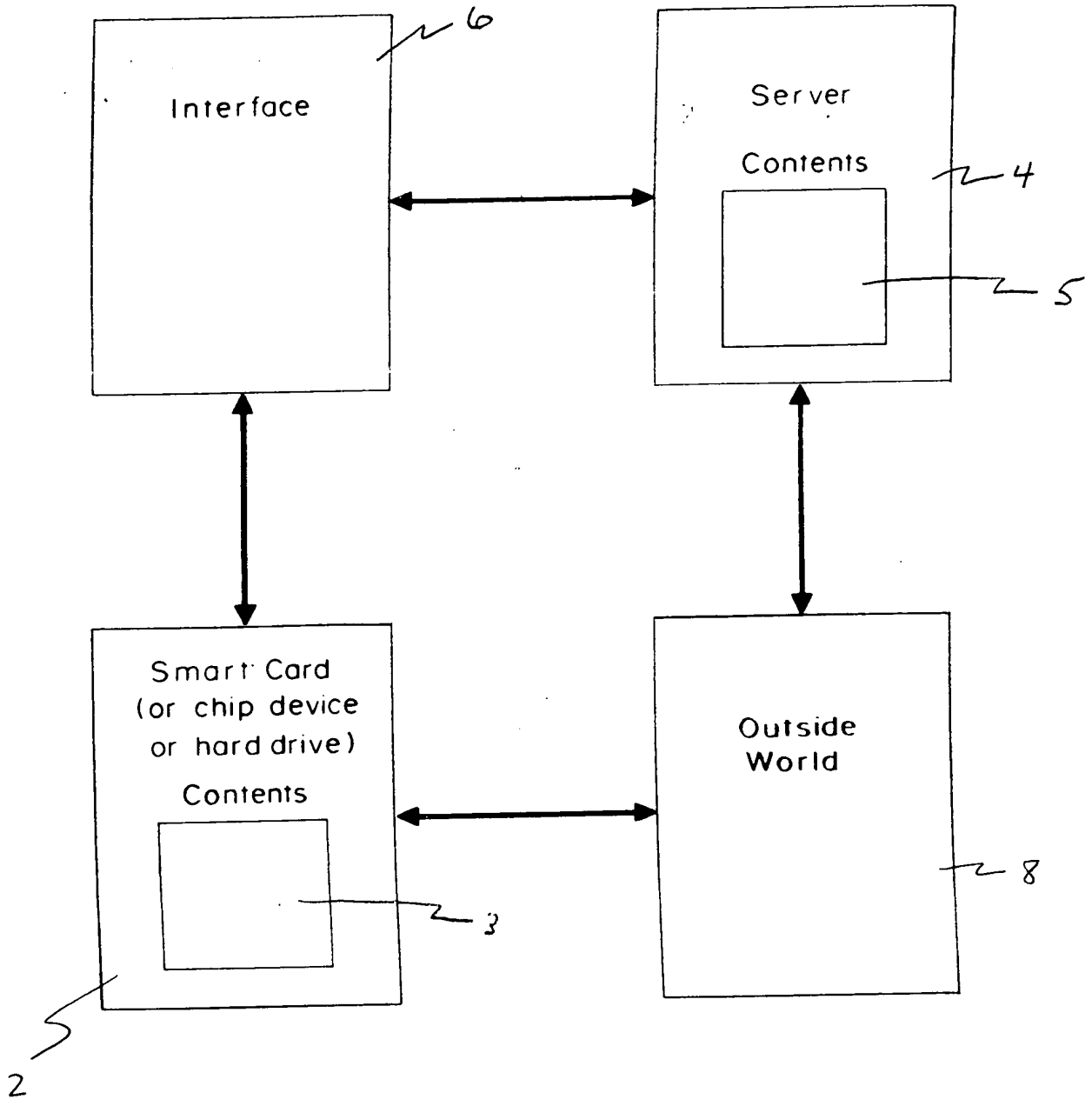


FIG. 1

09571426 - 050599

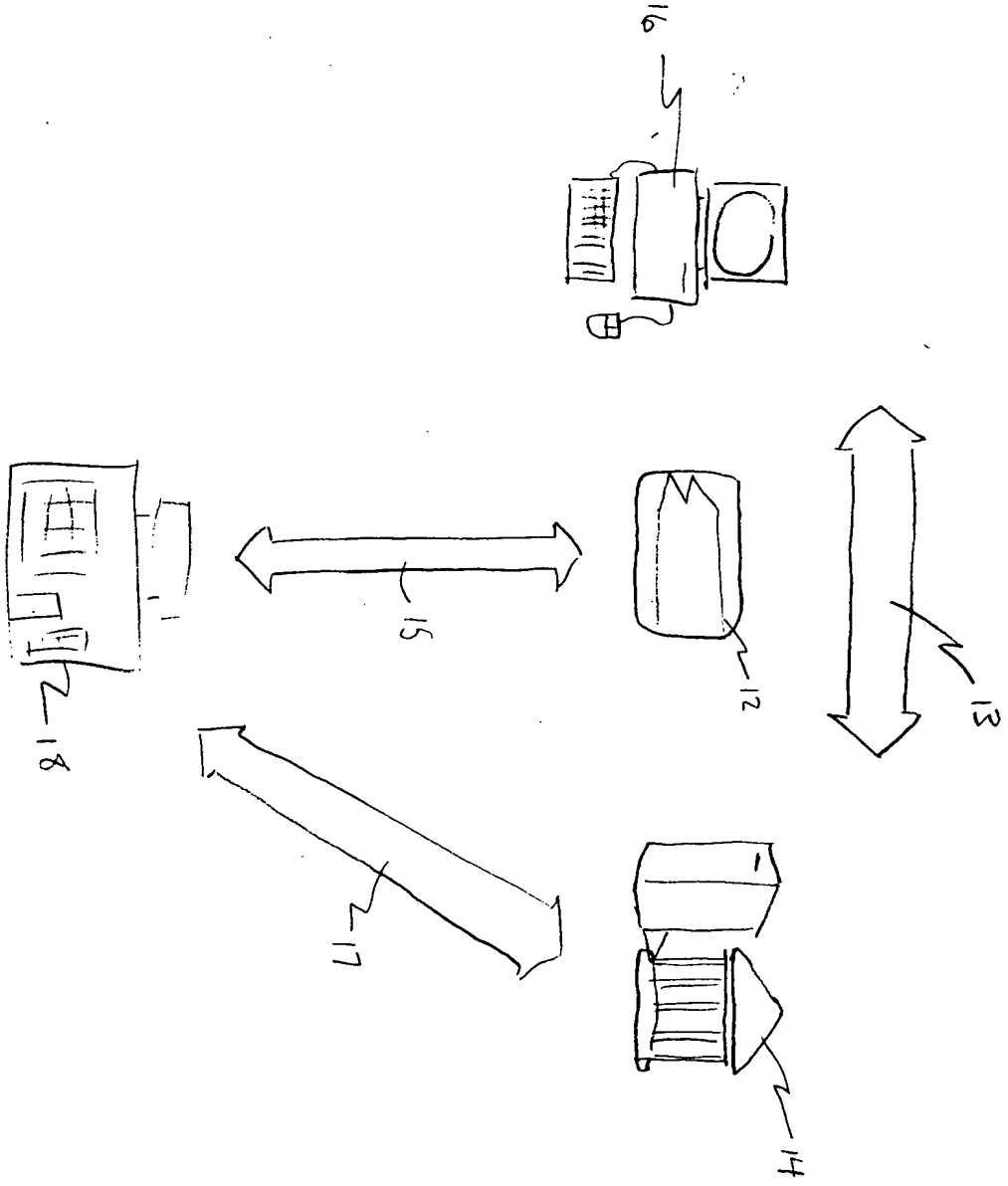


FIGURE 2

09246745.060502

EXPRESS MAIL NO. EL 146842685

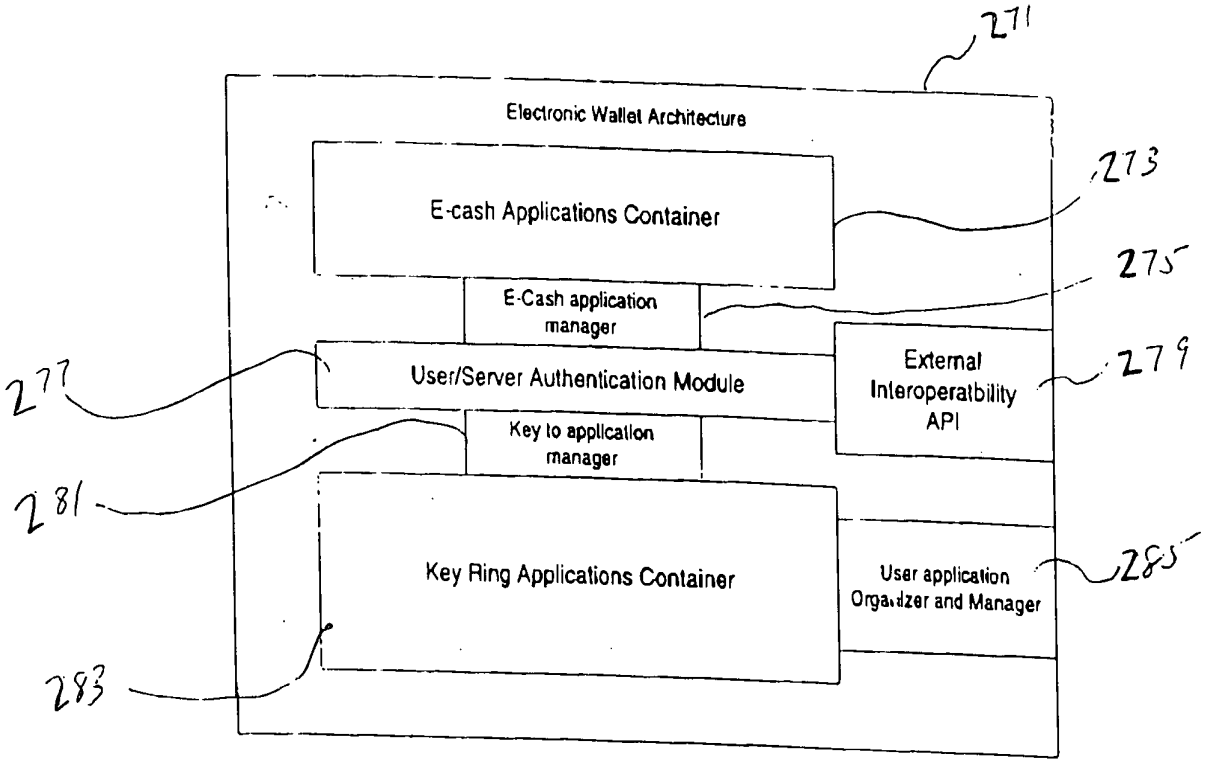


FIG. 3

09190993 .111298

EXPRESS MAIL NO. EL 146 842 685

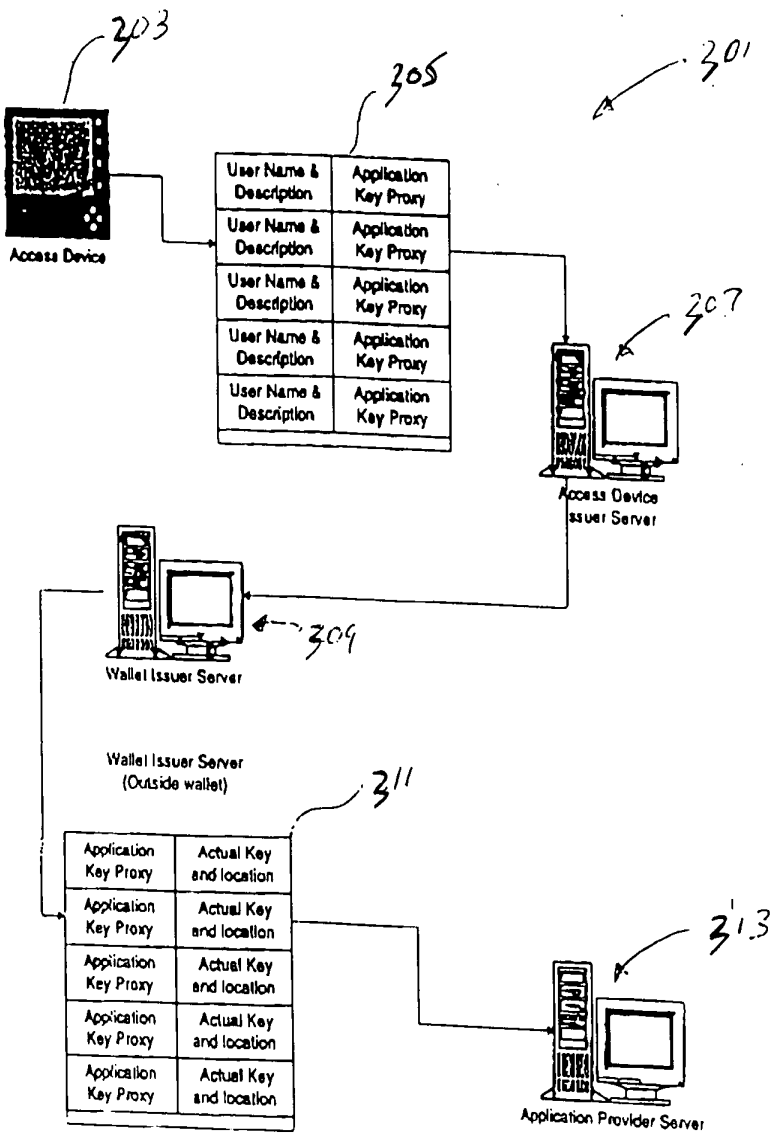


FIG. 4

09190993 . 111298

EXPRESS MAIL NO. EL 146842685

Intermediated Transaction

[redacted]

User interacts with merchant in shopping experience

Final merchant page requests payment

Wallet opens, user views invoice, selects payment vehicle, signs receipt

Wallet server intermediates payment transaction (e.g. SET)

Authorization is passed through to user

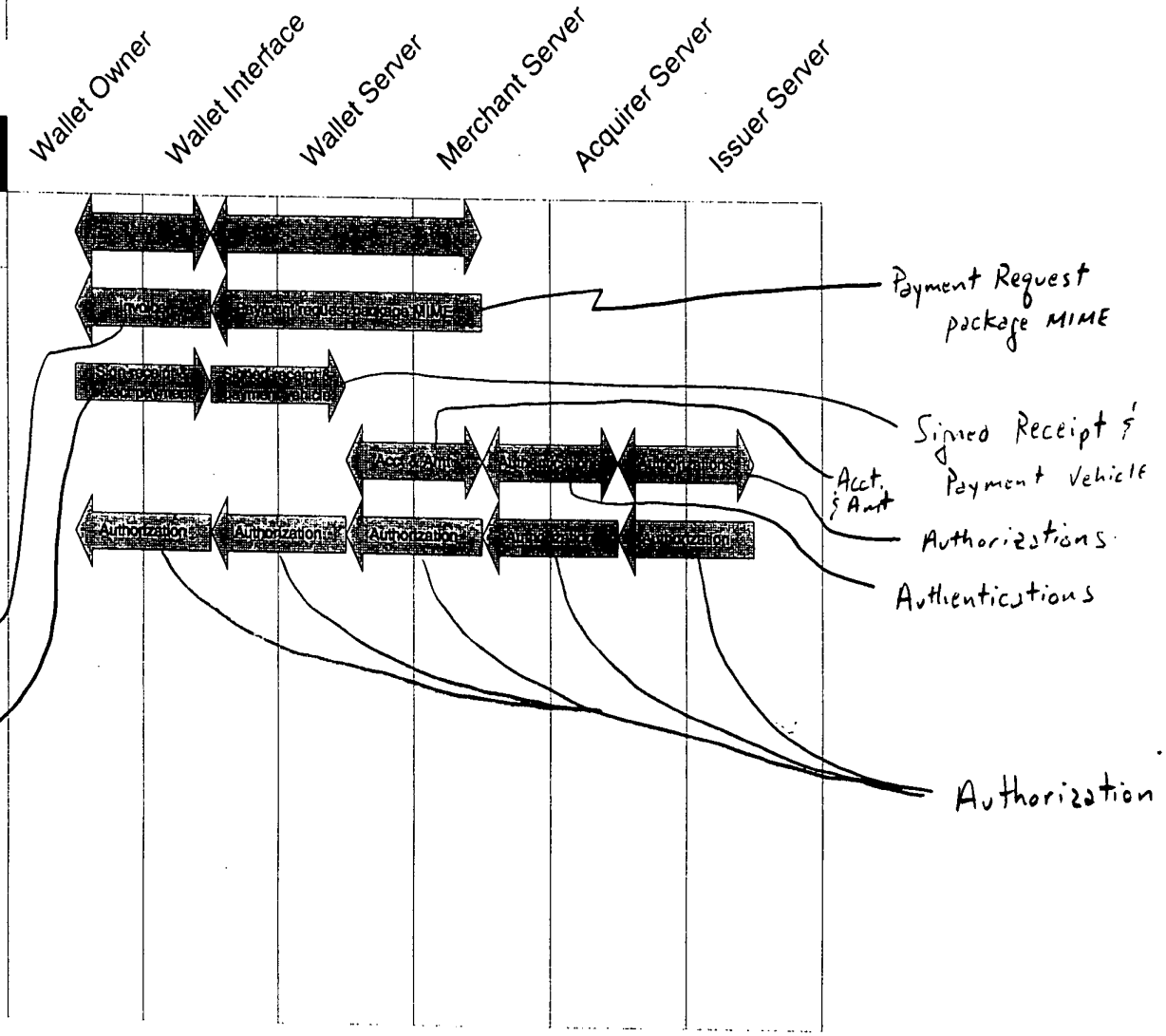


FIG. 5

09150993 : 111298

EXPRESS MAIL NO. EL144842685

Wallet Open for payment

Wallet Owner | Wallet Interface | Wallet Server | Merchant Server

Final merchant page requests payment (e.g. SET initiation MIME, JCM, OTP, etc)

User wallet opens and authenticates user (e.g. biometric)

Wallet mutually authenticates with wallet server

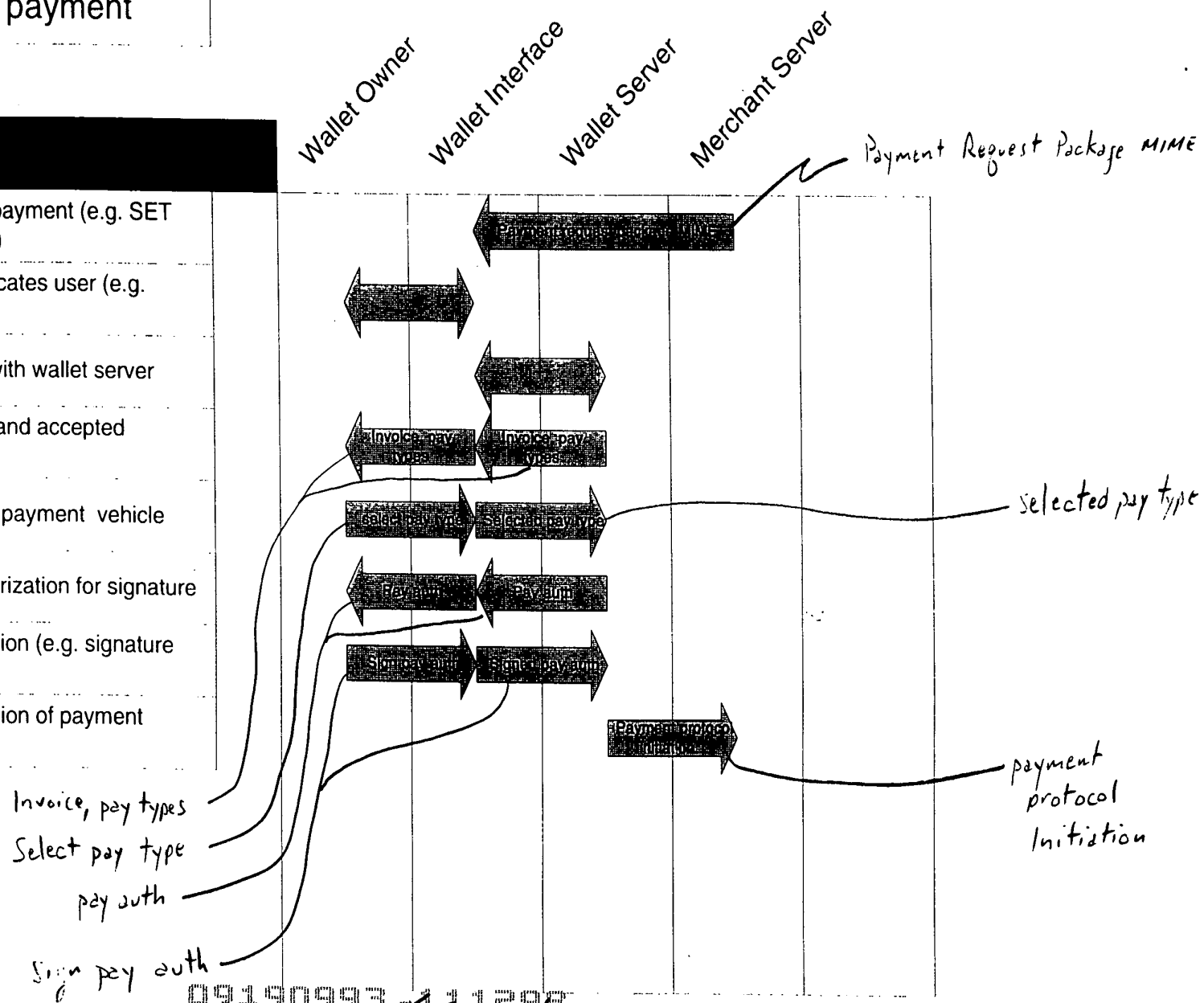
Wallet server presents invoice and accepted payment vehicles

User views invoice and selects payment vehicle

Wallet presents payment authorization for signature

User signs payment authorization (e.g. signature capture)

Wallet server starts intermediation of payment transaction....(e.g. SET)



09150993 111295

EXPRESS MAIL NO. EL 146840685

Publish Public Key

[redacted]

User asks chip device to generate a new key pair

Chip device returns a public key

Wallet server forwards public key

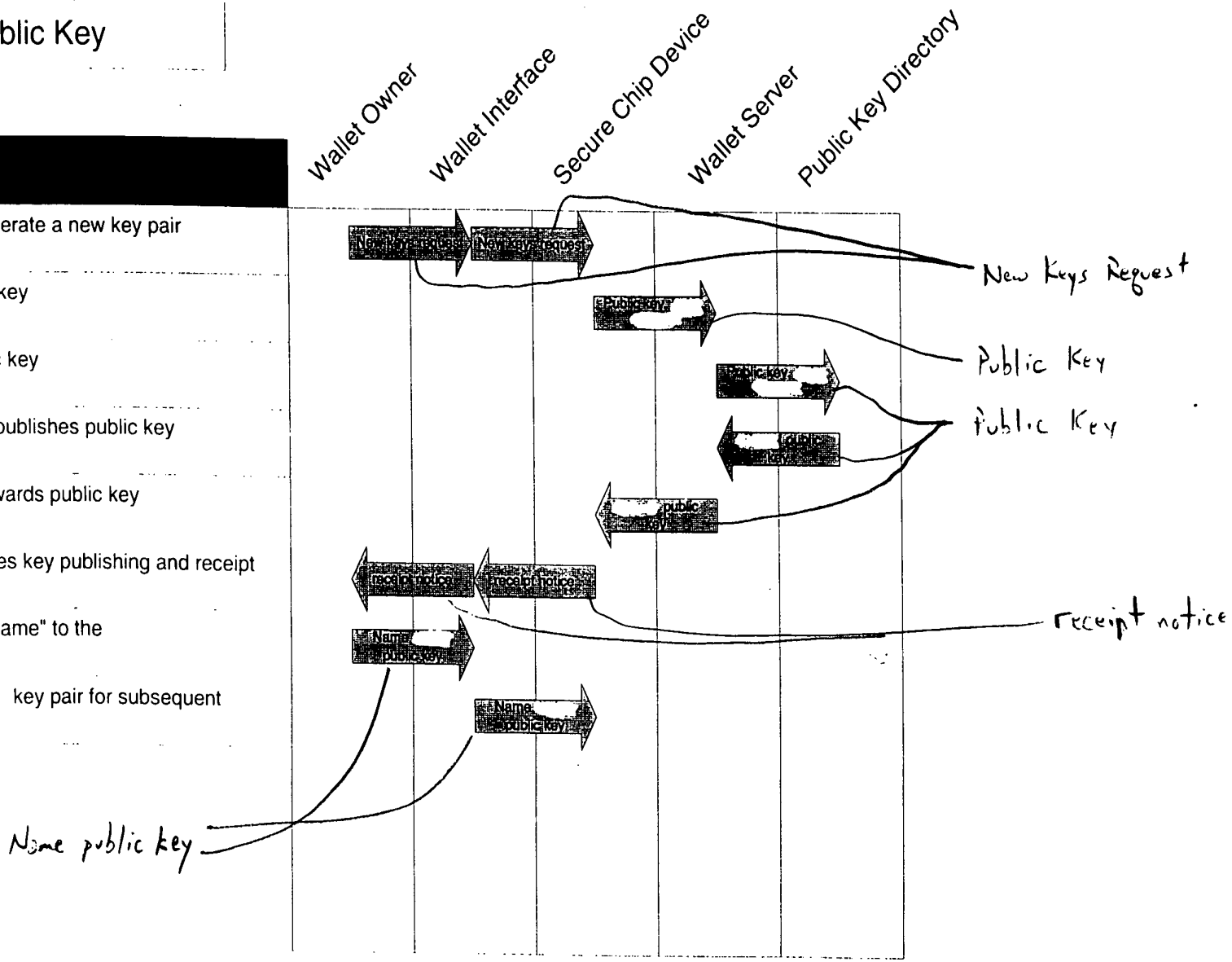
Public key directory service publishes public key

Wallet server stores and forwards public key

Wallet interface acknowledges key publishing and receipt

User associates a "friendly name" to the key pair

Chip device stores key pair for subsequent signing operations



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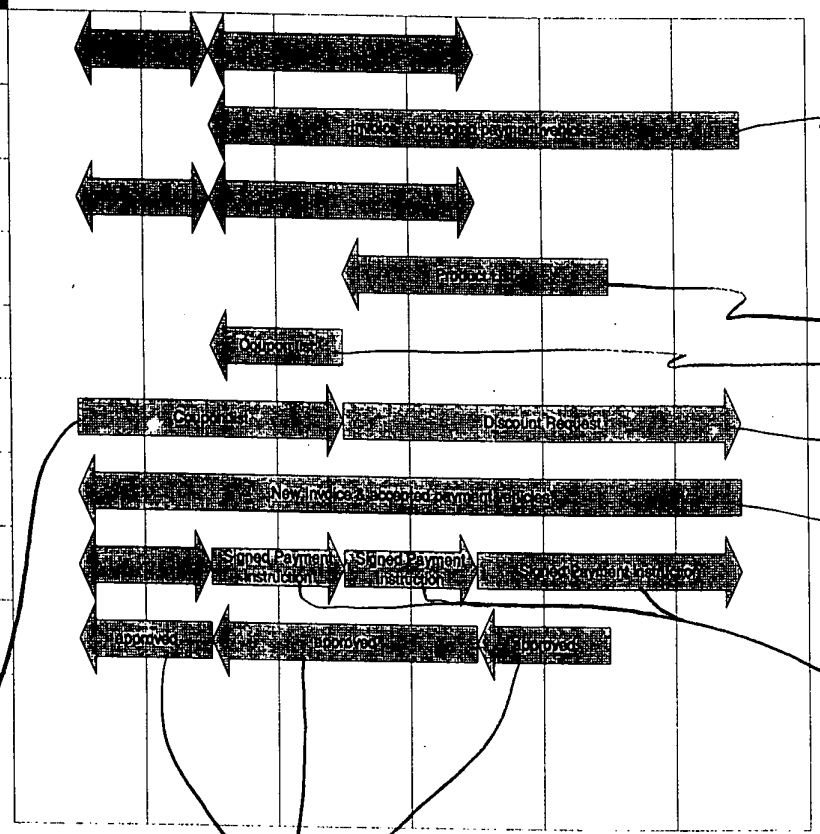
EXPRESS MAIL NO. EL146842685

Purchase with Coupons

	Wallet Owner	Wallet Interface	Coupon Mgr	Wallet Server	Invoice Object	Merchant Server
User interacts with merchant in shopping experience						
Final merchant page requests payment						
Wallet owner and Wallet server mutually authenticate; wallet opens						
Coupon Mgr* requests list of products from invoice object **						
Coupon Mgr prepares list of applicable coupons						
Owner indicates which coupons to use, Coupon Mgr requests discounts for coupons						
Merchant updates invoice and requests payment						
Wallet owner selects payment vehicle and signs payment instruction						
Merchant obtains authorization from association via conventional means and notifies consumer						



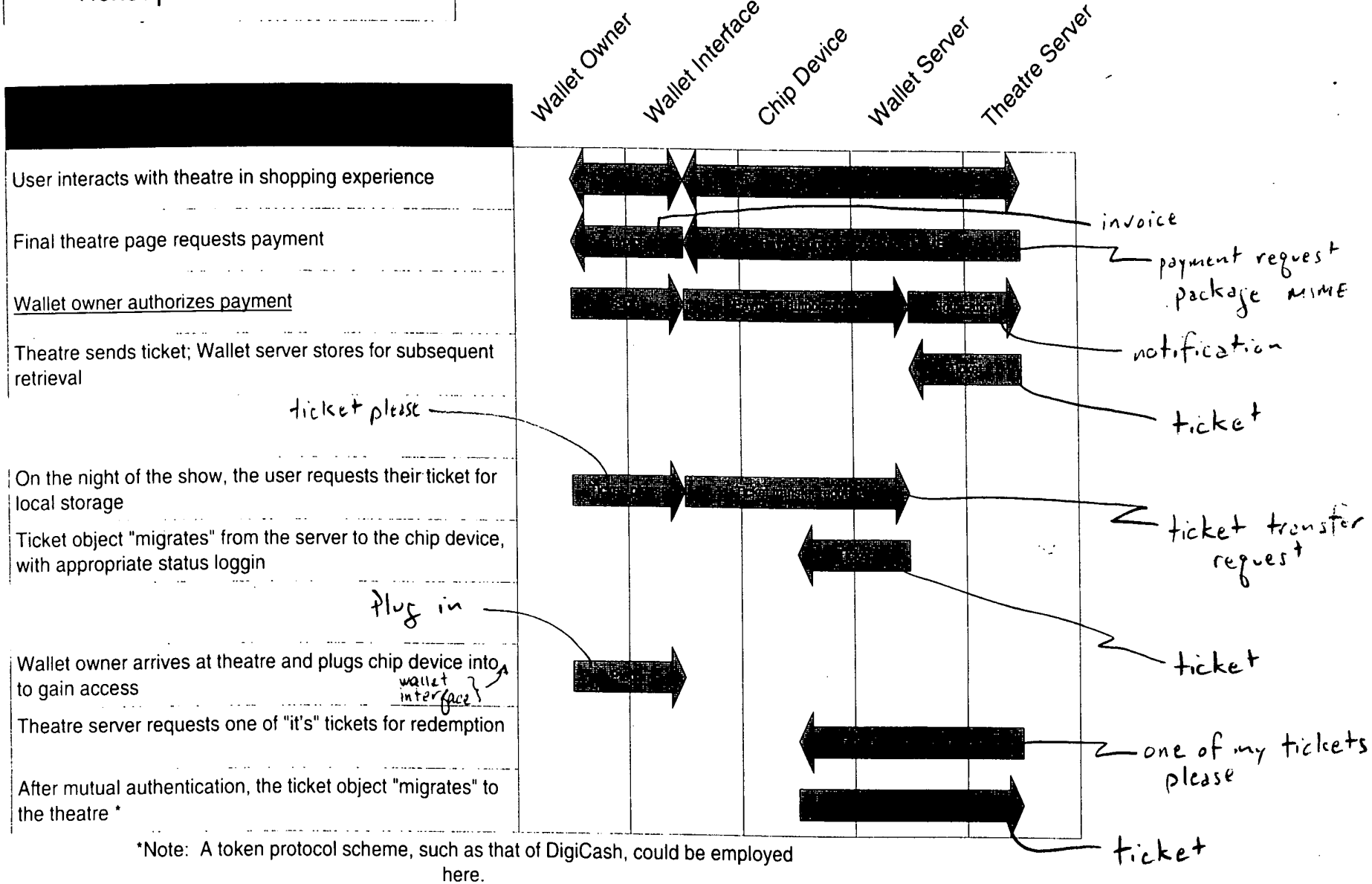
Coupon list

* The coupon mgr is a wallet application.
** Invoice object is a merchant server object / application

FIG 8

EXPRESS MAIL NO. EL/146894265

Ticket purchase and Use



*Note: A token protocol scheme, such as that of DigiCash, could be employed here.

09190958 Fig. 11 1298

Virtual Wallet Contents

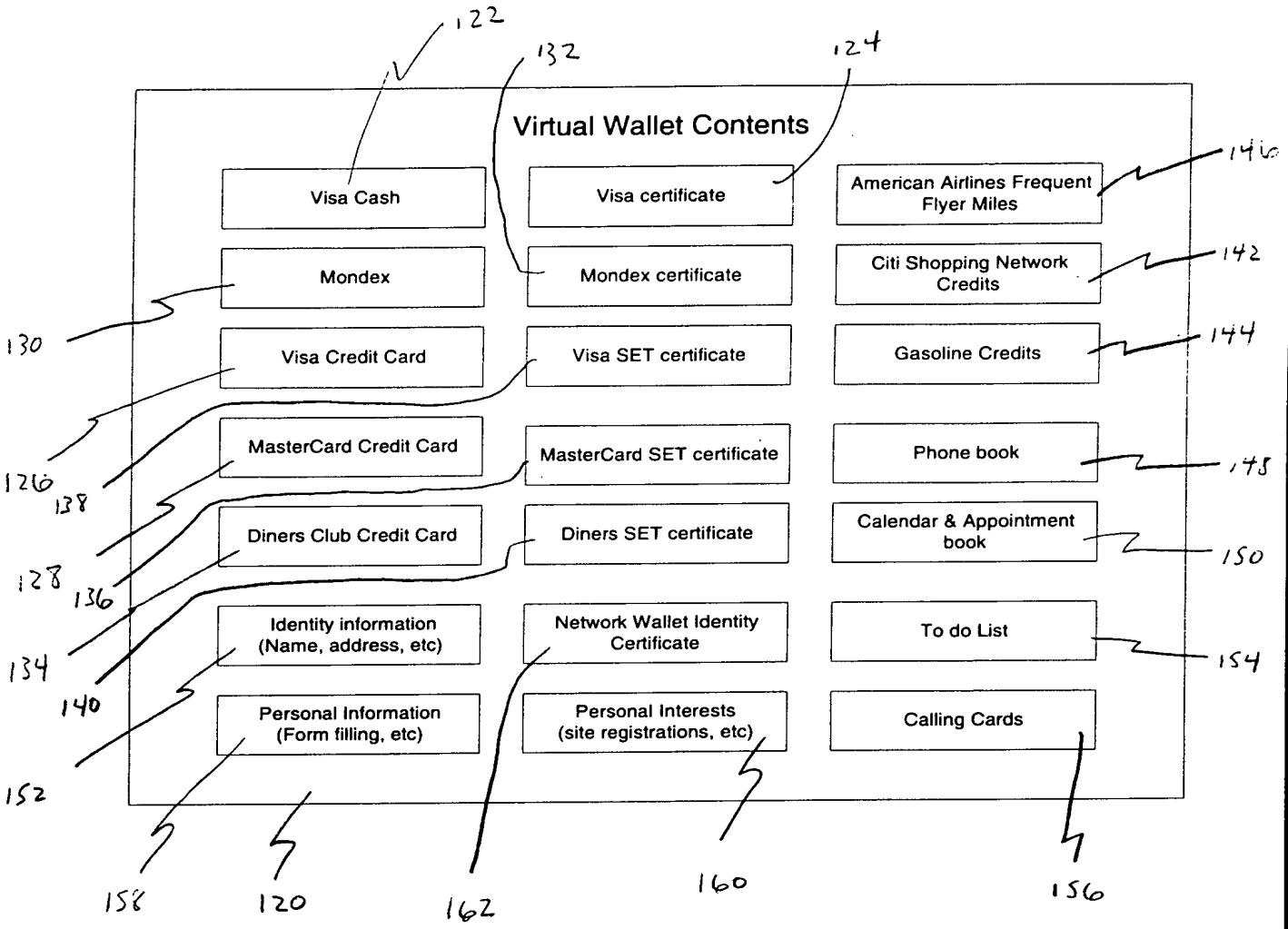


FIGURE 10

EXPRESS MAIL NO. EL 146842685

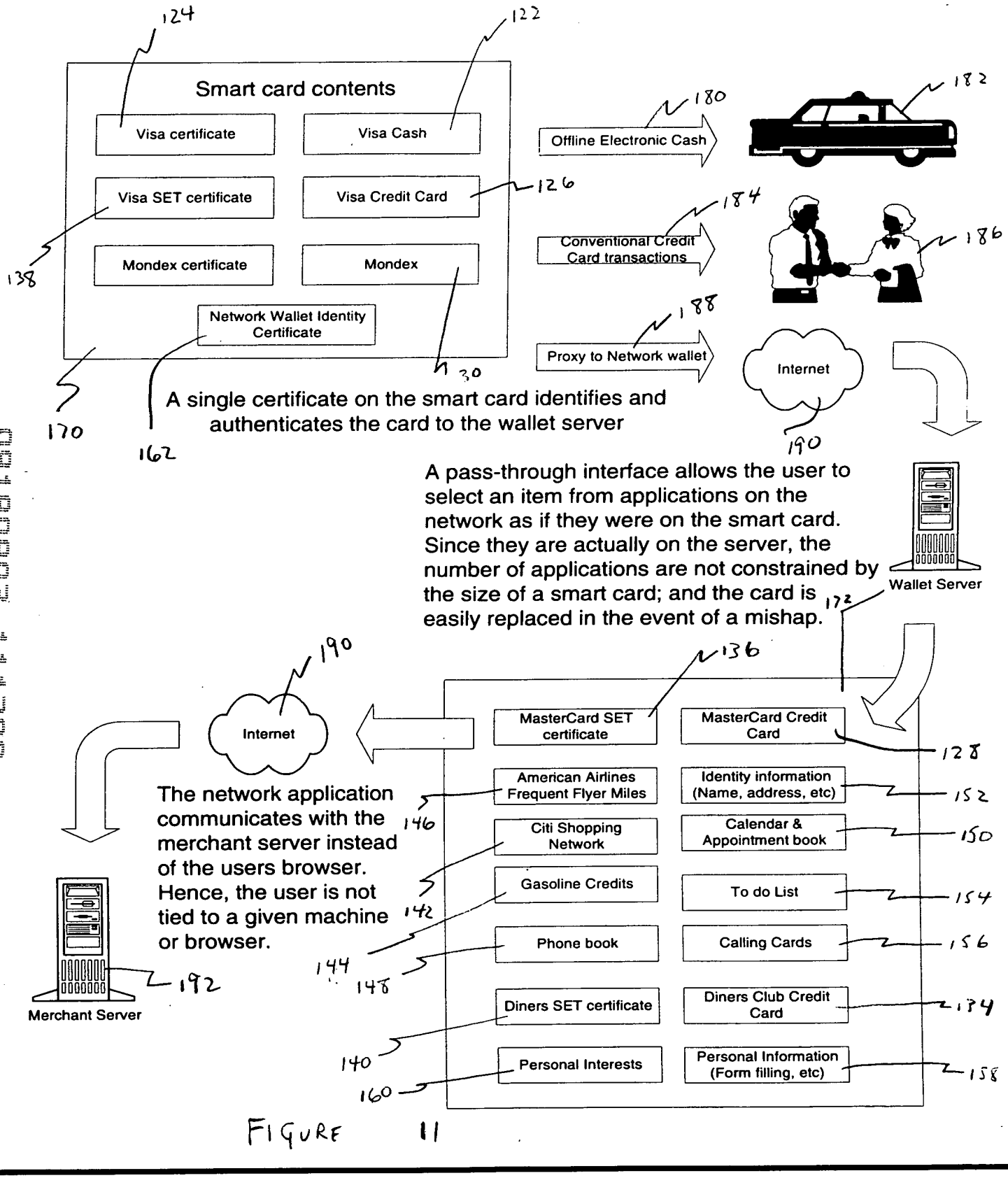


FIGURE 11

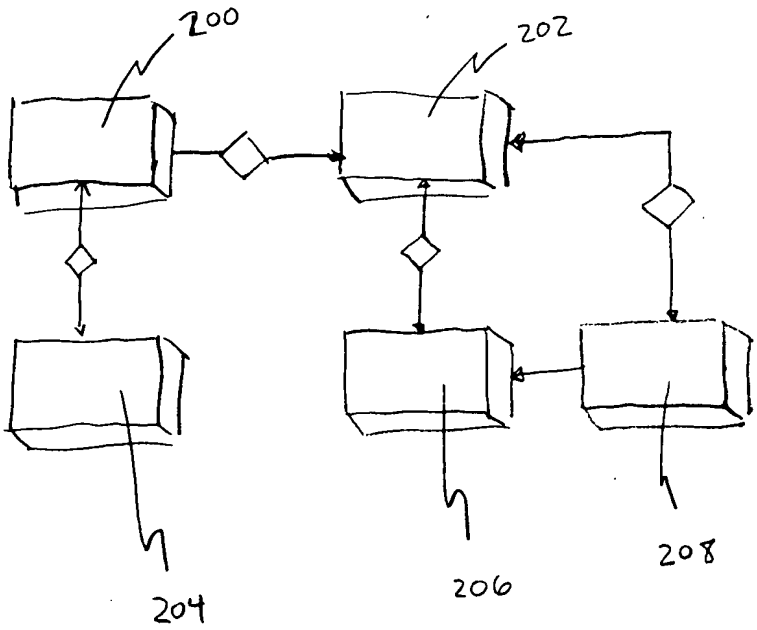


FIGURE 12

DOCKET NO. 3560.0050000